

Applying to College³¹

Overview

As a parent or a child's primary caregiver, you may wonder whether education after high school is necessary or a good fit for your child. Or maybe you want to know how to help your child go to college. If you are like many parents or caregivers, you might have concerns about whether your child should pursue education beyond high school. That's natural. But confront your concerns head on, and they will seem much more manageable.

"But how can I consider sending him to college during an economic downturn that might cost me my job?"

It's natural to have concerns about the future when so much about our economy is uncertain. However, it might help you to know that federal aid programs may take a major change in your circumstances — like divorce, loss of your job or a major illness — into account. Encourage your child to get a good education, regardless of your financial situation. If you do lose your job, make an appointment with the Financial Aid Administrator at your child's school. Explain your circumstances. Additional assistance may be available.

"But I need her to help around the house."

It's possible she can pursue her education without leaving home. And in the long run, helping her get an education may be an even bigger help to the family.

"But I need him to get a job and contribute to the family income."

Some kids pay their own way through college, reducing the family's income needs. And with more education, he will be able to get a better-paying job in the future, helping him contribute more to the family in the long run.

"But I didn't go, and neither did anyone else in the family."

Our economy has changed quickly in just the past few decades. Job requirements or expectations for your generation may not be the same as they are for your child's generation. Today, many of the best jobs require additional education beyond high school.

"But I will miss her if she's not at home."

Again, it's possible she can continue her education by attending a nearby school while still living at home. If she does attend an out-of-town school, there are lots of ways to stay in touch, like letters, e-mails and phone calls. And there will be a lot of opportunities to see her, like winter and summer breaks, and even parents' weekends.

"But we just don't have the money."

Many of the students featured on this site come from families with very limited incomes. But they found ways to go. You might be surprised at how many financial

aid resources are available. Cost might be a hurdle, but it's not a roadblock. Check out [How to Deal with the Cost](#) for more information.

"But he doesn't need more education for the jobs available around here."

It might seem that way, but some jobs may have more educational requirements than you realize. And you may not be aware of all the opportunities. Also, it's possible your child may not live in one place all his life. Job markets can change rapidly, so the career flexibility more education can provide will be a valuable asset.

"But she has a child of her own to care for."

Being a parent can make getting an education more difficult. But thousands of parents have done it, and your child can too. Many schools provide services, such as on-campus daycare, for students with children. And with more education, she will be a much better provider for her child in the long run.

"But his grades aren't good enough."

A child whose grades haven't been the best can still go. If he still has a year or more before high school graduation, it's not too late to work on raising that GPA. Get involved at his school, offer your help and support and make your expectations clear to him. If he will be graduating soon, consider community colleges, which can have more open admission policies. Trade and technical schools are other good options.

"But she has special needs."

Children with special needs, whether from a medical, mental, emotional or learning disability, can continue their education beyond high school. Many mainstream postsecondary schools provide assistance and services for students with special needs. There are also some postsecondary schools devoted exclusively to special needs students. The [Higher Education section of DisabilityInfo.gov](#) is an online resource that lists programs for the learning disabled and special needs communities.

"But he has been in jail."

Serving time in jail or prison doesn't automatically disqualify him from receiving federal student aid. Once he's released, he can apply for all types of federal student aid. Even if he is currently incarcerated, he still has some limited eligibility. For more information about how incarceration affects his eligibility for federal aid download the [Frequently Asked Questions about Federal Student Aid for Incarcerated Individuals Fact Sheet](#).

"But she isn't ready to be independent."

Almost every parent or guardian feels this way at some time. Many are surprised at how a little independence can help kids show more responsibility. In general, college helps students gradually ease into adult independence. And if she goes to a local school, she can continue to live at home until you both feel she is ready to be more independent.

Strategies: Planning for College and Career³²

At the beginning of high school, sit down with your child's teachers, counselor, or other advisor to discuss what it will take for your child to graduate; your child's goals; and his or her plans after high school. Create a plan together to help your child reach these goals, and review it every year to make sure he or she is on track. This plan should include:

- **An appropriate course sequence to meet your child's goals.** For example, if your child wants to study biosciences in college, he or she will likely need additional or advanced math and science courses in high school to be prepared for college-level coursework.
- **The most appropriate extracurricular activities for your child.** For example, if your child is interested in journalism or photography, encourage him or her to sign up for the school newspaper or yearbook. These activities will help your child expand his or her learning outside of school and may help foster new hobbies or interests.
- **Ways you can help your child prepare for college or a career.** For example, if your child is interested in a particular field, look to see if internships exist to build his or her work experience in that subject area. Look for college fairs to attend, and encourage your child to visit colleges in which he or she might be interested.

Finding ways to pay for college or advanced training. College can be expensive, but there are lots of ways to get financial help, such as scholarships, grants, work study programs, and student loans. You just need to make the time for you and your child to do the research. You can start by helping your child fill out the FAFSA (Free Application for Federal Student Aid) during his or her senior year. Visit www.fafsa.ed.gov for help and more information on FAFSA and financial aid.

Additional Information & Resources

1. Michigan College Access Portal <https://www.michigancap.org/>
2. College Goal Sunday <http://www.micolllegegoal.org/>
3. Michigan Department of Education, Financial Aid: <http://www.michigan.gov/mistudentaid>
4. U.S. Department of Education, Spanish resources <http://www2.ed.gov/espanol/bienvenidos/es/college.html>